

**Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings, of claims in this application:

Claim 1 (currently amended): A computer readable medium ~~comprising instructions having encoded thereon software~~ to receive and route credit applications, said software instructions comprising:

computer executable instructions for receiving a credit application from at least one remote application input location;

computer executable instructions for monitoring the data flow of a communication channel wherein said communication channel accesses a plurality of funding sources; and

computer executable instructions for automatically and selectively forwarding said received credit application to said plurality of funding sources by standardized facsimile service should said communication channel fail.

Claim 2 (currently amended): A computer readable medium as in claim 1 further comprising computer executable instructions for receiving a funding decision from said plurality of funding sources.

Claim 3 (currently amended): A method for receiving and routing credit applications, said method comprising the steps of:

receiving a credit application from at least one remote application input location utilizing a network device;

monitoring the data flow of a communication channel utilizing a monitoring device, wherein said communication channel accesses a plurality of funding sources;

should said communication channel fail, automatically and selectively forwarding by a configured processor said received credit application to said plurality of funding sources by standardized facsimile service.

Claim 4 (currently amended): A method as in claim 3 further comprising the step of receiving by the configured processor a funding decision from said plurality of funding sources.

Claim 5 (previously presented): An apparatus to receive and route credit applications, said apparatus being accessible by a plurality of funding sources via a communication channel, said apparatus comprising:

a network device to receive a credit application from at least one remote application input location;

a monitoring device to monitor the data flow of said communication channel; and

a processor configured to automatically and selectively forward said received credit application to said plurality of funding sources by standardized facsimile service should said communication channel fail.

Claim 6 (previously presented): An apparatus as in claim 5 wherein said processor is further configured to receive a funding decision from said plurality of funding sources.